

No: **027**/TTr – TCKT /2026

Hanoi, February 11 , 2026

**REPORT**

*(Subject: Approval of a short-term loan of VND 190 billion)*

**Dear: Board of Directors of the Corporation**

*Based on the 2015 Civil Code and the 2020 Enterprise Law;*

*Based on the Charter and Financial Management Regulations of the Corporation;*

*Based on the capital utilization needs and the negotiated contract plan.*

The Finance and Accounting Department respectfully submits the following loan proposal to the Board of Directors for approval:

- Borrower: New Generation Services and Trading Joint Stock Company
- Amount: 190,000,000,000 VND
- Duration: 3 months from the date of disbursement
- Interest rate: 6.7%/year
- Purpose of loan: To supplement working capital
- Right to recover funds: The Corporation has the right to recover part or all of the loan before maturity when there is a need for capital (with 5 days' prior notice).
- The loan is secured by: 20,477,500 shares of Nam Son Trading and Construction Joint Stock Company owned by Ms. Tran Kim Khanh. The guarantor commits that the asset is legally owned, not pledged or mortgaged; all profits arising from the secured asset are also included in the scope of securing the obligation.

Short-term loans with flexible repayment options and collateral contribute to improving the efficiency of using the Corporation's temporarily idle capital.

We respectfully request that the Board of Directors consider and approve the loan policy as outlined above, and instruct the Finance and Accounting Department to complete the procedures, sign the agreement, and implement it in accordance with regulations.

**Chief Accountant**



**Vu Van Tuan**

**Deputy General Manager**



**Nguyen Quoc Hung**

**General Director**



**TỔNG GIÁM ĐỐC**  
*Vũ Văn Hậu*